



## Community Reinvestment Act

### RETAIL BANKING PRODUCTS AND SERVICES

The Community Reinvestment Act (CRA) and its implementing regulation require financial institutions to include the following in its CRA Public File.

“A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, mobile or online banking, loan production offices, and bank-at-work or mobile branch programs)”. (Refer to 12.CFR 345.43(a)(5))

### RETAIL BANKING DEPOSIT PRODUCTS AND SERVICES

For details on retail banking deposit products and services, please refer to the Service Fee Schedule (August 2023) brochure which is included in this section.

#### Checking Accounts

- First Free Checking
- Premier Interest Checking
- DBA / Non-Profit Checking
- First Business Checking
- Business Interest Checking
- GO Account

#### Savings Accounts

- First Savings Plus
- Statement Savings
- GROW Savings
- Minor Savings (under 18 years of age)
- Money Market Savings
- Premier Money Market Savings
- Business Statement Savings
- Business Money Market Savings

#### Certificate of Deposits - \$1000 minimum balance requirement

- 6 Months (interest compounds at maturity)
- 1 – 5 Year Terms (interest compounds quarterly) – IRA's also available in these terms
- Ability to withdrawal interest earned at any time
- All terms are offered at a fixed rate
- 7-day grace period at maturity
- Certificate of Deposit Account Registry Service (CDARS) of IntraFi Network Program
- Insured Cash Sweep (ICS) of IntraFi Network Program

#### Other Retail Banking Services

Please refer to the Service Fee Schedule for a listing of the various other retail banking services available through First Federal Bank of Kansas City and their corresponding fees.

## LENDING PRODUCTS AND SERVICES

### Mortgage Lending

Generally, you can buy a home, refinance your home, improve your home, or build a home.

- Missouri Housing Development Commission (MHDC) – First Place Home Loan Program
- US Department of Agriculture
  - Rural Housing Service – Missouri Properties: Special assistance to low- and moderate-income individuals and families
  - Rural Development Loan – Kansas
  - Rural Development Single Family Housing Guaranteed Loan Program – Nationwide
- FFB “Better Together Home Loan Program”
- Construction Perm Home Building Loan
- Conventional – Home purchase and refinance (fixed-rate and adjustable-rate mortgages)
- Non-Conforming Jumbo Loans
- Federal Housing Administration (FHA) Loans
- Veteran’s Administration (VA) Loans
- Physician’s Home Loan Program
- Hometown Heroes Loan Program
- Credit Builder Loan Program
- Barndominium Loan
- Swing (Bridge) Loans

### Other Consumer Lending

- Home Equity Lines of Credit
- Secured Title Loans (New and used vehicles, RVs, boats, motorcycles)
- Personal Loans

# First Federal Bank of Kansas City

## Service Fee Schedule Effective August 31, 2023

### CHECKING ACCOUNTS

All checking accounts include monthly electronic statements delivered through Online Banking at no charge. Paper statements sent by mail are available for \$3 per month. The requirements to waive the paper statement fee are listed in the table below.

	MIN. OPENING BALANCE	MIN. DAILY BALANCE TO AVOID MAINT. SERVICE CHARGE	MONTHLY MAINT. SERVICE CHARGE	REQ. TO WAIVE PAPER STATEMENT FEE
First Free Checking	\$25	\$0	\$0	Free
Premier Interest Checking	\$25	\$500 or direct deposit	\$5	\$500 min. daily balance
Go Account <sup>(1)</sup>	\$25	\$0	\$0	Free
DBA/Non-Profit Checking <sup>(2)</sup>	\$100	\$0	\$0	\$400 daily balance OR \$25,000 combined deposit balances
First Business Checking <sup>(2)</sup>	\$100	\$0	\$0	\$400 daily balance OR \$25,000 combined deposit balances
Business Interest Checking <sup>(2)</sup>	\$100	\$2,000	\$12	\$400 daily balance OR \$25,000 combined deposit balances

<sup>(1)</sup> This account does not allow check writing.

<sup>(2)</sup> 250 free items per statement, then \$0.25 per item.

<sup>(3)</sup> This account is only available in combination with a new or existing checking account relationship.

<sup>(4)</sup> This account is only available in combination with the Go Account product.

<sup>(5)</sup> This account has age limitations and additional ownership requirements, see Truth-In-Savings Disclosure for details.

### SAVINGS ACCOUNTS

All savings accounts include monthly electronic statements delivered through Online Banking at no charge. Paper statements sent by mail are available for \$3 per month. The requirements to waive the paper statement fee are listed in the table below.

	MIN. OPENING BALANCE	MIN. DAILY BALANCE TO AVOID MAINT. SERVICE CHARGE	MONTHLY MAINT. SERVICE CHARGE	REQ. TO WAIVE PAPER STATEMENT FEE
First Savings Plus <sup>(3)</sup>	\$50	\$50	\$3	Free
Statement Savings	\$200	\$200	\$3	\$400 daily balance OR \$25,000 combined deposit balances
Grow Savings Account <sup>(4)</sup>	\$25	\$0	\$0	Free
Minor Savings <sup>(5)</sup>	\$25	\$0	\$0	Free
Money Market Savings	\$1,000	\$1,000	\$5	\$400 daily balance OR \$25,000 combined deposit balances
Premier Money Market <sup>(3)</sup>	\$2,500	\$2,500	\$10	\$2,500 min. daily balance
Business Statement Savings	\$200	\$200	\$3	\$400 daily balance OR \$25,000 combined deposit balances
Business Money Market Savings	\$2,500	\$2,500	\$10	\$400 daily balance OR \$25,000 combined deposit balances



## ACCOUNT FEES

Insufficient (NSF) Funds or Overdraft (OD) Fees created by check, in-person withdrawal, ATM withdrawal, or other electronic means:

Insufficient Funds - Paid (item \$10.01 or greater) <sup>(6)</sup>	\$35
Insufficient Funds - Returned (item \$10.01 or greater) <sup>(6)</sup>	\$20
Point of Sale/ATM OD FEE	\$35
NSF/Uncollected Funds - Paid (item \$10.01 or greater) <sup>(6)</sup>	\$35
NSF/Uncollected Funds - Returned (item \$10.01 or greater) <sup>(6)</sup>	\$20
(We assess a maximum of 3 insufficient, NSF or overdraft (OD) fees per day)	

Statements:

E-Statements (via Internet Banking)	Free
Paper Statement (via mail)	\$3 per cycle
Dormant Fee on accounts with no deposit, withdrawal or transfer activity:	
Checking - 1 year	\$7.50 per mo.
Savings - 2 years	\$7.50 per mo.

Funds Transfers:

Mobile Banking	Free
Digital Banking	Free
Telephone (24-Hour Automated Line)	Free
Savings Overdraft Protection (transfer from savings account)	\$10 per transfer
Passbook Replacement Charge	\$5

## MISCELLANEOUS FEES

Coin Sorting and Counting:	Free
Collections:	
Account (overdrawn closed)	\$35
Checks, Drafts & Foreign Items (min. + actual costs)	\$35 to \$95
Canadian check or drafts	\$22
Copies:	
Balance History	\$1
Check (Paid, Deposited)	\$2
Statement	\$5
1098 and/or 1099	\$5
Debit Card receipts	\$25
Other	\$2 min.
Fax (in or out - per page):	\$5
Garnishment/Levy Processing:	\$75
Night Deposit:	
Locking Depository Bag	\$25
Zipper Depository Bag	\$5
Key Replacement	\$5
Stop Payments and Renewals (Checks, ACH, Money Orders, Bill Payments)	\$35
For Business Accounts Only:	
Pre-inked endorsement stamp	\$18 min., or actual cost

## SAFE DEPOSIT BOXES

(Available at Blue Ridge Banking Center)

Annual Rental Fees:	
3 x 10	\$45
5 x 10	\$65
10 x 10	\$105
Drilling Fee	\$150 min.
Lost Key Fee	\$15
Insufficient Funds for Annual Fee	\$35

## WIRE TRANSFERS

Incoming Wire	\$15
Outgoing Wire	\$25

<sup>(6)</sup> For returned items that are represented for payment, an insufficient funds - returned fee may be charged EACH time the item is presented when funds are insufficient and the item is returned, OR an insufficient funds - paid fee may be charged if the represented item is paid when funds are insufficient.

## ATM & DEBIT CARD FEES

First Federal & MoneyPass ATMs	Free
Foreign ATM Service Charge (Non-First Federal ATMs) (May be subject to other bank service charges)	
Withdrawals and Balance Inquiries	\$2
Card Replacement	\$7.50
Rush Card Order	\$35
Foreign Service Fee (Cross Border Transactions)	up to 1.1%

## BANK SERVICES

Deposit Verification of Payment	\$10
Medallion Guaranteed Signature	\$10 per signature
Notary Services:	
First Federal Customers	Free
Non-Customers	\$2 per signature
Research	\$25 per hour, \$5 min.
Statement Balancing	\$25 per hour, \$5 min.
Abandoned Account Research	\$25

## CHECKS

Cashier Checks	\$5
Checking Printing (Fee depends on style of check)	
Counter Check (per sheet)	\$2
Money Orders	\$2
On-Us Check Cashing (non-customers):	1% of check, \$10 max

## ADMINISTRATIVE CENTER

11550 Ash St. Suite 300, Leawood KS 66211  
816.241.7800

## MISSOURI LOCATIONS

### Lee's Summit-Main Bank

1255 S.E. Oldham Pkwy. | 816.524.3333  
Home Loans: 816.525.5626

### North Kansas City

1200 Armour Rd. | 816.221.6985

### Independence | Blue Ridge

4227 Blue Ridge Blvd. | 816.356.2172

### Independence | Noland Rd

3500 Noland Rd. | 816.254.2225

### Raytown

9330 E. Gregory Blvd. | 816.356.6400

### Zona Rosa

8308 N.W. Prairie View Rd. | 816.741.9000

## KANSAS LOCATIONS

### Kansas City, Kansas | Downtown

711 Minnesota Ave. | 913.233.6100

### Kansas City Kansas

1919 N. 78th St. | 913.233.6130

### Overland Park

8629 Metcalf Ave. | 913.233.6170

### State Line

8000 State Line Rd. | 913.233.6190

Home Loans: 913.492.5555

**ffbkc.com | 816.241.7800**